

**DECLARATION
AND POWER OF ATTORNEY
U.S.A.**

ALL PATENTS, INCLUDING DESIGN
FOR APPLICATION BASED ON PCT; PARIS CONVENTION;
NON PRIORITY; OR PROVISIONAL APPLICATIONS

FOR ATTORNEYS' USE ONLY
ATTORNEYS' DOCKET NO.
P69364US0

As a below named inventor, I declare that my residence, post office address and citizenship are stated below next to my name, the information given herein is true, that I believe that I am the original, first and sole inventor (if only one name is listed at 201 below), or an original, first and joint Inventor (if plural inventors are named below at 201-203, or on additional sheets attached hereto) of the subject matter which is claimed and for which patent is sought on the invention entitled:

101 "Transaction Processing"

102 which is described and claimed in: PCT International Application No. _____ filed _____
 the attached specification the specification in application Serial No. _____ filed _____
 (if applicable) and amended on _____

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56. I hereby claim foreign priority benefits under Title 35, United States Code, §119 (e)(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or Inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

2001/0594 (Number)	Ireland (Country)	27/06/2001 (Day/Month/Year Filed)	Priority claimed <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
103 (Number)	(Country)	(Day/Month/Year Filed)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
104 (Number)	(Country)	(Day/Month/Year Filed)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below.

Application No. Filing Date Application No. Filing Date

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

105 **PCT/IE02/00093** **27/06/2002** **Pending**
(Application Serial No.) (Filing Date) (Status: patented, pending, abandoned)

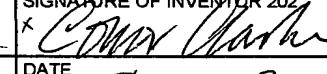
POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys (Registration No.) to prosecute this application, receive and act on instructions from my agent, and transact all business in the Patent and Trademark Office connected therewith, HARVEY B. JACOBSON, JR. (20,851); JOHN CLARKE HOLMAN (22,769); MARVIN R. STERN (20,640); ALLEN S. MELSER (27,215); MICHAEL R. SLOBASKY (26,421); JONATHAN L. SCHERER (29,851); IRWIN M. AISENBERG (19,007); WILLIAM E. PLAYER (31,409); YOON S. HAM (45,307) and NATHANIEL A. HUMPHRIES (22,772)

SEND CORRESPONDENCE TO: CUSTOMER NO. 00138 or JACOBSON HOLMAN PROFESSIONAL LIMITED LIABILITY COMPANY 400 SEVENTH STREET, N.W. WASHINGTON, D.C. 20004	DIRECT TELEPHONE CALLS TO: (please use Attorney's Docket No.) (202) 638-6666 JACOBSON HOLMAN PROFESSIONAL LIMITED LIABILITY COMPANY
---	--

Inventor(s) name must include at least one unabbreviated first or middle name.

201	FULL NAME * OF INVENTOR	FAMILY NAME KAVANAGH	GIVEN NAME Stephen	MIDDLE NAME
	RESIDENCE & CITIZENSHIP	CITY Ireland	STATE OR FOREIGN COUNTRY Ireland	COUNTRY OF CITIZENSHIP Ireland
POST OFFICE ADDRESS	POST OFFICE ADDRESS 11 Cunningham Drive, Dalkey	CITY County Dublin	STATE OR COUNTRY Ireland	ZIP CODE
202	FULL NAME * OF INVENTOR	FAMILY NAME CLARKE	GIVEN NAME Conor	MIDDLE NAME
	RESIDENCE & CITIZENSHIP	CITY Ireland	STATE OR FOREIGN COUNTRY Ireland	COUNTRY OF CITIZENSHIP Ireland
POST OFFICE ADDRESS	POST OFFICE ADDRESS 4 Stradbroke Grove, Blackrock	CITY County Dublin	STATE OR COUNTRY Ireland	ZIP CODE
203	FULL NAME * OF INVENTOR	FAMILY NAME GUILFOYLE	GIVEN NAME Kieron	MIDDLE NAME
	RESIDENCE & CITIZENSHIP	CITY Ireland	STATE OR FOREIGN COUNTRY Ireland	COUNTRY OF CITIZENSHIP Ireland
POST OFFICE ADDRESS	POST OFFICE ADDRESS Rockfield, Church Road	CITY Killiney, County Dublin	STATE OR COUNTRY Ireland	ZIP CODE

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under section 1001 of Title 18 of the United States Code; and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

SIGNATURE OF INVENTOR 201*	SIGNATURE OF INVENTOR 202*	SIGNATURE OF INVENTOR 203*
		
DATE 12 Nov. 2003	DATE 12th NOV. 2003	DATE 12th Nov. 2003

Additional inventors are named on separately numbered sheets attached hereto.

© JH 2001 (COPYING WITHOUT DELETIONS PERMITTED)

JACOBSON HOLMAN PLLC

ADDITIONAL INVENTORS

^{*} Inventor(s) name must include at least one unabbreviated first or middle name.

	FULL NAME * OF INVENTOR BROSnan	FAMILY NAME Patrick	GIVEN NAME Patrick	MIDDLE NAME
204	RESIDENCE & CITIZENSHIP CITY Ireland	STATE OR FOREIGN COUNTRY Ireland	COUNTRY OF CITIZENSHIP Ireland	
	POST OFFICE ADDRESS ADDRESS No. 9 Seabury Lawns, Malahide	CITY County Dublin	STATE OR COUNTRY Ireland	ZIP CODE
205	FULL NAME * OF INVENTOR 	FAMILY NAME 	GIVEN NAME 	MIDDLE NAME
	RESIDENCE & CITIZENSHIP CITY 	STATE OR FOREIGN COUNTRY 	COUNTRY OF CITIZENSHIP 	
	POST OFFICE ADDRESS ADDRESS 	CITY 	STATE OR COUNTRY 	ZIP CODE
206	FULL NAME * OF INVENTOR 	FAMILY NAME 	GIVEN NAME 	MIDDLE NAME
	RESIDENCE & CITIZENSHIP CITY 	STATE OR FOREIGN COUNTRY 	COUNTRY OF CITIZENSHIP 	
	POST OFFICE ADDRESS ADDRESS 	CITY 	STATE OR COUNTRY 	ZIP CODE
207	FULL NAME * OF INVENTOR 	FAMILY NAME 	GIVEN NAME 	MIDDLE NAME
	RESIDENCE & CITIZENSHIP CITY 	STATE OR FOREIGN COUNTRY 	COUNTRY OF CITIZENSHIP 	
	POST OFFICE ADDRESS ADDRESS 	CITY 	STATE OR COUNTRY 	ZIP CODE
208	FULL NAME * OF INVENTOR 	FAMILY NAME 	GIVEN NAME 	MIDDLE NAME
	RESIDENCE & CITIZENSHIP CITY 	STATE OR FOREIGN COUNTRY 	COUNTRY OF CITIZENSHIP 	
	POST OFFICE ADDRESS ADDRESS 	CITY 	STATE OR COUNTRY 	ZIP CODE
209	FULL NAME * OF INVENTOR 	FAMILY NAME 	GIVEN NAME 	MIDDLE NAME
	RESIDENCE & CITIZENSHIP CITY 	STATE OR FOREIGN COUNTRY 	COUNTRY OF CITIZENSHIP 	
	POST OFFICE ADDRESS ADDRESS 	CITY 	STATE OR COUNTRY 	ZIP CODE
210	FULL NAME * OF INVENTOR 	FAMILY NAME 	GIVEN NAME 	MIDDLE NAME
	RESIDENCE & CITIZENSHIP CITY 	STATE OR FOREIGN COUNTRY 	COUNTRY OF CITIZENSHIP 	
	POST OFFICE ADDRESS ADDRESS 	CITY 	STATE OR COUNTRY 	ZIP CODE
211	FULL NAME * OF INVENTOR 	FAMILY NAME 	GIVEN NAME 	MIDDLE NAME
	RESIDENCE & CITIZENSHIP CITY 	STATE OR FOREIGN COUNTRY 	COUNTRY OF CITIZENSHIP 	
	POST OFFICE ADDRESS ADDRESS 	CITY 	STATE OR COUNTRY 	ZIP CODE

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are to be true, and further that these statements were made with the knowledge that wilful false statements and the like so made are punishable by fine or imprisonment or both, under section 1001 of Title 18 of the United States Code; and that such wilful false statements may jeopardize the validity of the application or any patent issuing thereon.

SIGNATURE OF INVENTOR 204 * <i>X Patrick Brosnan</i>	SIGNATURE OF INVENTOR 205 * <i></i>	SIGNATURE OF INVENTOR 206 * <i></i>
DATE X <i>12/05/2001</i>	DATE	DATE
SIGNATURE OF INVENTOR 207 *	SIGNATURE OF INVENTOR 208 *	SIGNATURE OF INVENTOR 209 *
DATE	DATE	DATE
SIGNATURE OF INVENTOR 210 *	SIGNATURE OF INVENTOR 211 *	
DATE	DATE	

Additional inventors are named on separately numbered sheets attached hereto.
 ©JH 2001 (COPYING WITHOUT DELETIONS PERMITTED)

Law Offices of
JACOBSON HOLMAN
PROFESSIONAL LIMITED LIABILITY COMPANY
THE JENIFER BUILDING
400 SEVENTH STREET, N.W.
WASHINGTON, DC 20004

Attn's Docket No.

SMALL ENTITY DECLARATION

[37 CFR 1.9(c-f)]

Each undersigned declares that:

(1) the application attached hereto.

(2) U.S. Application Serial No. _____ filed _____

(3) U.S. Patent No. _____ Issued _____

is entitled to the benefits of "small entity" status for paying reduced fees under 35 USC 41(a) and (b) to the Patent and Trademark Office by virtue of the following:

(4) Each undersigned declares that he/she qualifies as an independent inventor, or would qualify had he/she made the as defined in 37 CFR 1.9(c).

(5) The undersigned declares that he/she is an official empowered to act on behalf of the concern identified below, that this concern qualifies as a small business concern as defined in 37 CFR 1.9(d); that exclusive rights to the invention have been conveyed to and remain with the small business concern, or if the rights are not exclusive, that all other rights belong to small entities as defined in 37 CFR 1.9.

(6) The undersigned declares that he/she is an official empowered to act on behalf of the organization identified below, that this organization qualifies as a nonprofit organization as defined in

(a) 37 CFR 1.9(e)(1)

(b) 37 CFR 1.9(e)(2)

(c) 37 CFR 1.9(e)(3)

(d) 37 CFR 1.9(e)(4) State law of _____
that exclusive rights to the invention have been conveyed to and remain with the organization, or if the rights are not exclusive, that all other rights belong to organizations as defined in 37 CFR 1.9.

(7) Each person, concern or organization to which I/we have assigned, granted, conveyed or licensed, or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

(a) no such person, concern or organization

(b) persons, concerns or organization listed below

[a separate declaration is required from each named person, concern or organization having rights to this invention averring to their status as "small entities."]

Full Name _____

Address _____

Individual

Small Business Concern

Nonprofit Organization

I/we acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement of small entity prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I/we hereby declare all statements made herein of his/her own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application, any patent issued thereon, or any patent to which this declaration is directed.

(8) Kieron Guilfoyle

Typed Name of Inventor

Signature

12th Nov 2003

Date 12th Nov 2003

Pat Brosnan

Typed Name of Inventor

Signature

Date 12th Nov 2003

Conor Clarke

Typed Name of Inventor

Signature

Date 12th Nov 2003

Stephen Kavanagh

Typed Name of Inventor

Signature

Date 12th Nov 2003

(9)

Name of Small Business Concern or Nonprofit Organization

Snapcount Limited

By

Typed Name

Signature

Date

Title of Signatory